

Information to identify the case:

Debtor 1	<u>Howard E. Collands</u>	Social Security number or ITIN	xxx-xx-9041
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24903-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Howard E. Collands

4/10/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Howard E. Collands
 Debtor

Case No. 18-24903-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Apr 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2019.

db
 14969790 +Howard E. Collands, P.O. Box 358, Uledi, PA 15484-0358
 14969790 PNC Cardmember Services, P.O. Box 3429, Pittsburgh, PA 15230-3429
 14969791 PNC Mortgage, P.O. Box 1820, Dayton, OH 45401-1820
 14969793 Shell Gasoline Card Center, P.O. Box 6406, Sioux Falls, SD 57117-6406

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 11 2019 02:30:57 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14969782 EDI: GMACFS.COM Apr 11 2019 06:13:00 Ally Financial, P.O. Box 130424,
 Roseville, MN 55113-0004
 14969783 EDI: BANKAMER.COM Apr 11 2019 06:13:00 Bank of America, P.O. Box 982234,
 El Paso, TX 79998-2234
 14969784 EDI: TSYS2.COM Apr 11 2019 06:13:00 Barclays Bank, P.O. Box 8802,
 Wilmington, DE 19899-8802
 14969785 EDI: CHASE.COM Apr 11 2019 06:13:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 14969786 EDI: DISCOVER.COM Apr 11 2019 06:13:00 Discover, P.O. Box 30421,
 Salt Lake City, UT 84130-0421
 14969787 +E-mail/Text: ffefcu@yahoo.com Apr 11 2019 02:31:33 Fayette Federal Employees Fed. Credit Un,
 364 Morgantown Street, Uniontown, PA 15401-4841
 14969788 EDI: RMSC.COM Apr 11 2019 06:13:00 JC Penney/Synchrony Bank, Attn: Bankruptcy Department,
 P.O. Box 965060, Orlando, FL 32896-5060
 14969789 EDI: RMSC.COM Apr 11 2019 06:13:00 Lowe's/Synchrony Bank, Attn: Bankruptcy Department,
 P.O. Box 965060, Orlando, FL 32896-5060
 14970522 +EDI: PRA.COM Apr 11 2019 06:13:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14969792 EDI: RMSC.COM Apr 11 2019 06:13:00 Sam's Club Master Card/Synchrony Bank,
 Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
 14969794 EDI: USAA.COM Apr 11 2019 06:13:00 USAA Credit Card Services, P.O. Box 65020,
 San Antonio, TX 78265-5020

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATION
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2019 at the address(es) listed below:

Charles O. Zebley, Jr. on behalf of Debtor Howard E. Collands COZ@Zeblaw.com, Lori@Zeblaw.com,
 Janet@Zeblaw.com
 James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgrou@kmlawgroup.com
 Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
 Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com

TOTAL: 4